Case 08-29583 Doc 1 Filed 10/31/08 Entered 10/31/08 13:25:09 Desc Main Document Page 1 of 12

United States Bankruptcy Court Northern District of Illinois							Vol	luntary Petition				
Name of Del Brooks,			er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Brooks, Veretta				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a			8 years		
Last four digition (if more than o		Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./0	Complete E	(if mor	our digits or than one, s	tate all)	r Individual-	Гахрауег I.	D. (ITIN) No./Complete EIN
Street Address 5935 S. I	ss of Debto Honore	r (No. and S	Street, City,	and State)	:	ZIP Code	Street 59 Ch		Joint Debtor	r (No. and St	reet, City, a	and State): ZIP Code
County of Re	oidanaa ar	of the Drine	ainal Dlaga c	f Ducinas		60636		y of Pacida	ence or of the	Dringing Di	ace of Rusi	60636
Cook	esidence of	of the Princ	cipai Piace c	1 Dusiness	S.		Coun	•	ince of of the	Fillicipai Fi	ace of Busi	ness.
Mailing Add	ress of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stro	eet address):
					Г	ZIP Code	4					ZIP Code
Location of F (if different f	Principal As from street a	ssets of Bus address abo	iness Debto ve):	r	·		•					·
		Debtor				of Business				r of Bankruj Petition is F		Under Which
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities,			 ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other 		s defined	☐ Chapt☐	er 7 er 9 er 11 er 12	C of C of	hapter 15 F a Foreign hapter 15 F a Foreign	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
check this box and state type of entity below.)			Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			e) anization d States	defined "incurr	are primarily continuity of the primarily continuity of the primarily or the primarily continuity or	onsumer debts § 101(8) as idual primarily	for	Debts are primarily business debts.	
Eull Eilin	a Eag attac		ee (Check o	ne box)				one box:		Chapter 11		11 U.S.C. § 101(51D).
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	ncontingent l are less that with this petition were solici	or as define iquidated don \$2,190,00 on.	ed in 11 U.S.C. § 101(51D). lebts (excluding debts owed 00.			
Statistical/A	dministrat	ive Inform	ation					classes of	creditors, in			S.C. § 1126(b). FOR COURT USE ONLY
■ Debtor es	timates tha	t funds will	be available					• 1			511102 15	TON COOM COD ONE!
	be no fund	ls available	for distribut				ive expense	es paid,				
Estimated Nu 1- 49	mber of Ci 50- 99	reditors	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lia \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 08-29583 Doc 1 Filed 10/31/08 Entered 10/31/08 13:25:09 Desc Main Document Page 2 of 12

Page 2 Name of Debtor(s): Voluntary Petition **Brooks, Gregory** Brooks, Veretta (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 08-15198 6/13/08 Date Filed: Location Case Number: Where Filed: Northern District of Illinois 04-20886 5/28/04 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jeffrey David Thav October 31, 2008 Signature of Attorney for Debtor(s) (Date) Jeffrey David Thav P63126 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 12 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Gregory Brooks

Signature of Debtor Gregory Brooks

X /s/ Veretta Brooks

Signature of Joint Debtor Veretta Brooks

Telephone Number (If not represented by attorney)

October 31, 2008

Date

Signature of Attorney*

X /s/ Jeffrey David Thav

Signature of Attorney for Debtor(s)

Jeffrey David Thav P63126

Printed Name of Attorney for Debtor(s)

Thav & Ryke P.L.L.C.

Firm Name

29200 Northwestern Highway Suite 155 Southfield, MI 48034

Address

Email: jdthav@yahoo.com

248-945-1111 Fax: 248-945-9111

Telephone Number

October 31, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Brooks, Gregory Brooks, Veretta

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	_
•	,

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Gregory Brooks Veretta Brooks		Case No.	
-		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Gregory Brooks	
	Gregory Brooks	

Date: October 31, 2008

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Gregory Brooks Veretta Brooks		Case No.	
-		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Veretta Brooks	
_	Veretta Brooks	

Date: October 31, 2008

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United States Bankruptcy Court
Northern District of Illinois

In re	Gregory Brooks Veretta Brooks		Case No.		
III IC	Veretta Brooks	Debtor(s)	Case No. Chapter	13	
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DI	CBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filible rendered on behalf of the debtor(s) in contemplation of	le 2016(b), I certify that I a	am the attorney for ey, or agreed to be pai	the above-named debtor and to me, for services rendered	
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have received.		\$	440.00	
	Balance Due		\$	3,060.00	
2. 1	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are mem	pers and associates of my lav	w firm.
I	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrows.				. A
a b	In return for the above-disclosed fee, I have agreed to rea. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, stat c. Representation of the debtor at the meeting of credited. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ering advice to the debtor in de ement of affairs and plan which ors and confirmation hearing, a reduce to market value; ex ons as needed; preparation	termining whether to h may be required; and any adjourned hea temption planning	file a petition in bankruptcy; rings thereof; preparation and filing o	of
5. I	By agreement with the debtor(s), the above-disclosed fer Representation of the debtors in any dis any other adversary proceeding.			es, relief from stay actio	ns or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any ankruptcy proceeding.	y agreement or arrangement for	r payment to me for re	presentation of the debtor(s)	in
Dated	i: October 31, 2008	/s/ Jeffrey David			
		Jeffrey David Th Thav & Ryke P.L 29200 Northwes Suite 155 Southfield, MI 48 248-945-1111 F	.L.C. tern Highway		
		jdthav@yahoo.c			

United States Bankruptcy Court Northern District of Illinois

In re	Gregory Brooks Veretta Brooks		Case No.	
		Debtor(s)	Chapter	13
	V.	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	29
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	itors is true and	correct to the best of my
Date:	October 31, 2008	/s/ Gregory Brooks		
		Gregory Brooks Signature of Debtor		
Date:	October 31, 2008	/s/ Veretta Brooks		
		Veretta Brooks Signature of Debtor		

Alliance 1 4850 Street Rd Ste 300 Trevose, PA 19053

Amer Gen Fin 5901 South Archer Chicago, IL 60638

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Bureau Of Collection R 7575 Corporate Way Eden Prairie, MN 55344

Cb Accts Inc 1101 Main St Suite Peoria, IL 61606

Collection Po Box 773 Needham, MA 02494

Dutton & Dutton 10325 West Lincoln Highway Frankfort, IL 60423

First National Bank of Marin/Credit One Customer Service Po Box 98873 Las Vegas, NV 89193

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

Gc Services Attn: Bankruptcy 6330 Gulfton Houston, TX 77081 H E Stark Agency 6425 Odana Rd Madison, WI 53719

Homeq Servicing Po Box 13716 Sacramento, CA 95853

Hsbc/bstby Pob 15521 Wilmington, DE 19805

Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

Meridian Management Services PO Box 421088 Houston, TX 77242

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Money Contro P O Box 49990 Riverside, CA 92514

Mutual Hsp Srvcs In 2525 N Shadeland Ave Ste Indianapolis, IN 46219

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Option One Mortgage Co 4600 Touchton Road East Building 200 Suite 102 Jacksonville, FL 32246 Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632

Platinum Cap 1245 S Main St Grapevine, TX 76051

Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541

Professnl Acct Mgmt In Attn: Sabrina Po Box 391 Milwaukee, WI 53201

Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603

Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791

Torres Credit Srv 27 F Carlisle, PA 17013

United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614